

Examples of Qualified Medical Expenses

To qualify, an expense cannot be reimbursable to you through any other source, such as group health insurance, a self-funded group health plan or another reimbursement program. Expenses incurred by you, your eligible spouse or dependents before the effective date of your enrollment in the program are not reimbursable.

Following are examples of qualified medical expenses (QMEs) that typically qualify for reimbursement under a Health Care - Flexible Spending Account (FSA) program (Internal Revenue Code 213d) and may also qualify under a Health Reimbursement Account (HRA) program. However, eligible QMEs may vary by Employer. For example, many employer HRA programs reimburse only expenses for covered services under your BCBSF health plan, such as office visit copays, deductibles and coinsurance, preventive care and prescription drugs. If you have any questions or concerns regarding qualification of an expense please refer to your Employers Plan or contact a customer representative.

Eligible Expenses

- Alcoholism (amount paid for inpatient treatment, including meals and lodging, at a therapeutic center for alcohol addiction)
- Ambulance
- Artificial Teeth
- Automobile modifications for physically disabled
- Birth control pills (with physician's prescription)
- Chiropractors
- Co-insurance amounts
- Contact lenses & related materials & equipment
- Crutches
- Dental treatment (medically necessary)
- Diagnostic services
- Ear Plugs (if prescribed by a physician for a specific medical condition (e.g. ear tubes)
- Eye exam, eye glasses
- Fertility treatments (e.g. treatments, surgery, GIFT, etc)
- Flu shots
- Fluoridation device (for fluoridation services, limited to cost allocable to current plan year)
- Guide dog or other animal aide (amount paid for purchase, training and care of animals used by a vision impaired or hearing-impaired person)
- Hearing aids and batteries
- Hospital services
- Immunizations
- Insulin
- Laboratory fees
- Laser eye surgery
- Medical monitoring & testing devices (e.g. blood pressure monitor, syringes, glucose kit, etc.)
- Medical records charges (i.e. fees for transferring medical records to new practitioner)
- Norplant insertion or removal
- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Orthodontia
- Osteopath (fees only, medicines not eligible, prescribed or not)

- Over-The-Counter (OTC) medications (See next section for a more detailed list)
- Ovulation monitor
- Oxygen
- Patterning exercises (amounts paid to an individual for giving patterning exercises to a mentally disabled child)
- Physicals exams
- Prescription drugs
- Psychiatric care
- Psychoanalysis
- Psychologist
- Radial keratotomy
- Sterilization
- Sunglasses (prescription only)
- Student health fee
- Telephone for hearing-impaired (physician letter required)
- Transplants (amounts paid for surgical, hospital, laboratory, and transportation expenses for organ donor)
- Vaccines
- Vasectomy
- Wheelchair
- X-ray fees

Examples of Typically Non-Qualified Expenses

- illegal operations and treatment
- cosmetic surgery (unless medically necessary)
- cosmetics such as face creams, deodorants etc.
- weight-loss programs (unless necessary to treat a specific disease diagnosed by a physician)
- health club dues
- hair transplants
- house remodeling
- swimming lessons
- tattoo removal
- teeth whitening
- baby-sitting fees

Examples of Eligible Over-The-Counter (OTC) Items

Allergy Prevention & Treatment

- Benadryl, Sudafed, Actifed, Chlora Trimetron, Nasalcrom

Antacids and Acid Reducers

- Gas-X, Maalox, Mylacon drops, Mylanta, Tums, AXID AR, Pepcid AC, Prilosec OTC, Tagamet HB, Zantac 75

Antibiotics Ointments

- Neosporin, Neosporin Plus

Anticandial

- Femstat 3, Gyne-Lotrimin, Mycelex-7, Monistat 3, & 7, Vagistat-1

Antihistamines

- Actidil, Actifed, Allerest, Benadryl, Claritin, Chlor Trimetron, Contac, Dimetane, Drizoral, Nyquil, Sudafed, Tavist-1, Triaminic

Anti-Diarrheas and Laxatives

- Ex-Lax, Pepto-Bismol, Immodium AD, Kaopectate

Anti-Fungal

- Lamisil AT, Lotramin AF, Micatin

Anti-Itch Lotions and Creams (e.g. for athlete's foot, jock itch, bug bites, poison ivy)

- Bactine, Caldecort, Cortaid, Hydrocortisone, Lanacort, Calamine Lotion, Benadryl Cream, Caladryl, Lamisil AT, Lotramin AF, Micatin

Cold Sore / Fever Blister

- Abreva Cream, CamphoPhenic

Cough Suppressants

- Robitussin, Vicks 44, Chloraseptic, Sucrets

Decongestants/Cold Remedies

- Advil Cold and Sinus, Afrin, Afrinol, Aleve Cold and Sinus, Children's Advil Cold, Duration, Dristan Long Lasting, Neo-Synephrine 12-hr, Orrivin, Sudafed, Tavist-D & 1, Tylenol Cold and Flu, Thera-Flu, Alka Seltzer Cold and Flu, Nyquil, Actidil, Actifed, Allerest, Benadryl, Claritin, Chlor Trimetron, Contac, Dimetane, Drixoral, Sudafed, Triaminic

Diaper Rash Ointments

- Balmex, Desitin

Eye Drops for Allergy/Cold Relief

- Ocu Hist, Visine

Hemorrhoid Treatments

- Preparation H, Hemorid, Tronolane

Incontinence Underwear

- Assurance, Depend, HealthDri, Tena

Internal Analgesic / Antipyretic

- Advil, Aleve, Children's Motrin, Nuprin, Excedrin, Tylenol, Bayer

External Analgesic

- Bactine, Ben-Gay, Icy Hot, Solarcaine

Menstrual Cycle Medications

- Midol, Pamprin, Premysyn PMS

Migraine

- Advil Migraine, Excedrin Migraine, Motrin Migraine

Miscellaneous

- Hydrogen peroxide
- Rubbing alcohol
- Iodine wash
- Contact lens solution
- Ipecac syrup
- Medicated bath products
- Condoms and other contraceptive devices
- Asthma medications and inhalers
- Antibiotic medications
- Diabetic monitor and supplies
- Sleeping aids
- Ear drops
- Pedialyte

Motion Sickness Medications

- Dramamine, Marizine

Pediculicide (Head Lice)

- Nix

Smoking Cessation Aids

- Nicorette, Nicotrol, Nicodin, Nicoderm CQ, Commit

Toothache / Teething Pain Relievers

- Orajel

Test Kits

- Cholesterol Tests

Non-Acceptable OTC Items

- Antibacterial soaps
- Cosmetics
- Cough drops
- Dandruff shampoo
- Dental Floss
- Denture adhesives
- Dry skin products
- Facial care products
- Feet care products (i.e. corn and callus removers)
- Feminine care products
- First aid kits
- Hair removal treatments or waxes
- Mouthwash
- Suntan or Sunscreen lotions or oils
- Supplements (i.e. Herbal, Dietary, etc.)
- Teeth whitening kits or powder
- Tooth brushes
- Toothpaste
- Vitamins